A Statistical Profile of Nova Scotia Seniors

2003

NOVA SCOTIA

Senior Citizens' Secretariat

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About The Nova Scotia Senior Citizens' Secretariat

The Secretariat serves as the coordinating body for senior citizens' affairs in Nova Scotia. Its mission is to facilitate and coordinate the planning and development of policies, programs, and services for seniors – a task it undertakes in partnership with government departments and in consultation with seniors. The Secretariat also functions as a resource and information centre on aging in Nova Scotia. The Ministers of the Secretariat are: the Minister of Health, Chair of the Nova Scotia Senior Citizens' Secretariat; Minister of Community Services; Minister of Service Nova Scotia and Municipal Relations; Minister of Education; and Minister of the Office of Health Promotion and Minister responsible for the Nova Scotia Sport and Recreation Commission.

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Foreword

As the title suggests, *A Statistical Profile of Nova Scotia Seniors* provides clear and accurate information about older Nova Scotians. The report enables Nova Scotians of all ages to develop a better understanding of the characteristics of the province's older population and promotes a realistic picture of later years. The report will be of interest to anyone wanting to learn more about Nova Scotia seniors. This includes seniors, seniors organizations and clubs, educators, researchers, planners and entrepreneurs. The publication will also raise awareness and understanding of seniors' issues.

The data is drawn from a variety of sources, including Statistics Canada, Human Resources Development Canada, the Nova Scotia Department of Health and the Nova Scotia Department of Finance. The efforts of the Department of Health's Health Economics Division and Performance Measurement and Health Informatics Division and the Department of Finance's Nova Scotia Statistical Agency deserve a special note of appreciation for producing customized data for this report.

The report covers the following ten topics: population characteristics, health, diversity, living arrangements, education and literacy, employment, finances, income security, caring and leisure. The *Highlights* section provides an overview of the key findings in the report.

Seniors are defined as anyone 65 years of age or older for the purpose of this report. Generally, the basis for comparison is other age groups. Since seniors are not a homogenous group, they are subdivided into more specific age groups when possible. Also, where practical and possible, statistics for women and men are separated.

A Statistical Profile of Nova Scotia Seniors will be updated regularly to incorporate the most current information.

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Highlights

Population Characteristics

- The number of seniors in Nova Scotia is estimated to be 129,200, or 13.7% of the population (2003).
- Nova Scotia has the oldest population in Atlantic Canada, and the third oldest in Canada.
- Seniors are the fastest growing segment of the population, with 7,800 Nova Scotians celebrating their 65th birthday in 2003.
- Although the total population of Nova Scotia is expected to grow by only four percent between 2000 and 2026, the seniors population will almost double (+91%).
- Seniors will comprise one-quarter (25%) of Nova Scotia's population in 2026.
- Because women live longer than men, the ratio of women to men increases considerably with age. In 2000, there were 102 women for every 100 men between the ages of 55 and 64. This measure increases dramatically and steadily with age so that there were 249 women for every 100 men in the 85+ group.
- Halifax is the youngest county in the province, where seniors made up 11% of the population (2002). In contrast, at 19%, Guysborough County had the largest share of seniors.
- When compared to regional municipalities and rural Nova Scotia, towns have the highest proportion of seniors. In 2002, just under 18% of the residents of the 32 towns were seniors. This compared to 15.6% for Cape Breton Regional Municipality, 10.8% for Halifax Regional Municipality and 14% for rural Nova Scotia.
- Four towns had more than one in four residents who are 65 or older (2002). These towns were Mahone Bay, Lunenburg, Digby and Annapolis Royal.

Health

- The life expectancy of Nova Scotians has been steadily increasing since 1920. Residents born in 1920 could expect to live to 58 years, compared to 77 years for someone born in 1990 - an increase of 19 years or one-third.
- Life expectancy for Nova Scotians aged 65 improved from 16 to 18 years between 1975 and 1999.
- Both regular and occasional smoking rates decrease steadily with age. Eleven percent of males over 75 and seven percent of older females were daily smokers in 1999. This was considerably lower than the rates of 31% for males and 25% for females in the 15-54 age category.
- Physician visits to both general practitioners (GP) and specialists increase steadily with age. For example, in 2001/02 visits to a GP were more than five times more frequent for a 75+ male than for a male between the ages of 15 and 54.

- The use of health care services such as emergency visits, outpatient procedures and surgery generally increases with age.
- Almost 30,000 (28,063) female seniors and 21,798 male seniors were treated in Nova Scotia emergency rooms (2001/02).
- Seniors accounted for over four in ten (42%) adult hospitalizations in 2001/02.
- Together, cardiovascular disease and cancer are the leading causes of death for Nova Scotia seniors. Seven in ten (70%) deaths of Nova Scotians 65-74 were caused by cardiovascular disease or cancer, while 62% of the deaths in the 75+ group were accounted for by these two causes (2000/01).
- In relative terms, fewer seniors are admitted for mental health treatment than their younger cohorts. However, duration of stay increases steadily and dramatically with age.
- On average, seniors who benefitted from Pharmacare received 30 prescriptions during 2001/02. Women had 32 prescriptions filled, 14% more than the 28 for men.
- During 2001/02, Adult Protection Services intervened on behalf of 926 seniors in Nova Scotia. Three-quarters (74%) of these cases involved self-neglect.

Diversity

- The backgrounds of seniors in Nova Scotia tend to be less diverse than other Nova Scotians.
- In 1996 only four percent of the residents of Mi'kmaq reserves were 65 or older, and just under five percent (4.6%) were between the ages of 55-64.
- In general, Nova Scotia seniors are less knowledgeable about languages than their younger counterparts. Notable exceptions are Dutch and Gaelic. Seniors were seven times more likely than those under 65 to be able to speak Gaelic and twice as likely to speak Dutch (1996).

Living Arrangements

- Two-thirds (68%) of Nova Scotia seniors lived with family in 1996. Six in ten (59%) lived with their spouse and one in ten (9%) were with extended family.
- Nearly one-third (29%) of seniors were alone (1996).
- In 1996, just over half (54%) of seniors were married, while 34% were widowed. Relatively few had never been married (7%) or were divorced (5%).

Education and Literacy

- One-third (34%) of seniors completed high school (1996).
- In 1996, six percent of Nova Scotia seniors had a university degree with four percent earning a bachelors degree and two percent a masters or doctorate.
- The educational opportunities available when today's seniors were young were considerably more limited than they are today for young people. In light of these challenges, the educational achievements of today's seniors are noteworthy.

- Nearly two in ten (18%) had a trade or other certificate (1996).
- Nova Scotia seniors generally have low levels of literacy. In 1994, fewer than one in five seniors had the minimum level of literacy required for coping effectively with day-to-day activities and interactions.

Employment

- In 1996, seven percent of seniors were involved in paid employment.
- In 1996, 43% of the 55-64 age group were employed.
- The number of older workers declined between 1981 and 1996. The decrease in workers aged 55-64 was 11%, while employment among seniors dropped by nearly one-quarter (23%).

Finances

- Seniors tend to have lower incomes than their younger counterparts. In 2000, the average household income for the 74,700 senior households in the province was $31,100.
- Incomes among seniors were 35% lower than the 50-64 age group, and 45% below the under 50 group (2000).
- In 2000, three-quarters (75%) of seniors owned their home.
- Although three in four (76%) senior households owned a car, the rate of car ownership was lower than that of other age groups (2000).
- Younger seniors (65-74) have a somewhat higher income compared to older seniors (75+). In 1999, the average income for seniors between 65 and 74 was $22,900 or 10% more than the income of $20,800 received by older seniors.
- Seniors 65-74 derived half (47%) of their income from Old Age Security (OAS) and Canada Pension Plan (CPP), followed by private pension (36%), investments (9%) and employment (8%).
- In 1999, more than half (54%) of the income for older seniors came from public benefits, while 30% came from private pensions, 15% from investments and a modest one percent from employment.
- Seniors' incomes are lowest in Richmond County and highest in Halifax County. Incomes were two-thirds higher in Halifax in 1999.
- The incidence of poverty is much lower for seniors than other Nova Scotians. However, despite income security programs, 6% of seniors or 7,000 older Nova Scotians were living below the low-income cut-off (LICO) in 1999. The LICO is defined by Statistics Canada to represent the income level at which families are considerably worse off than average. In these situations a substantial proportion of family income is going to essentials such as food, shelter and clothing.
- The vast majority (85%) of seniors living in economic hardship were women living by themselves (1999).

Income Security

- In 2002, nearly 99% of Nova Scotians 65 and older, or 126,254 seniors collected Old Age Security (OAS) in Nova Scotia.
- Nine out of twenty (46%) OAS recipients also benefitted from the Guaranteed Income Supplement (GIS - additional income support for low-income seniors).
- Over the past six years, there has been a gradual, but steady decline in the proportion of OAS recipients who also benefitted from GIS.
- Six in ten (63%) seniors who collected GIS in 2002 were single.
- Single seniors who qualify for the GIS in either HRM or CBRM are at the greatest risk of living below Statistics Canada's LICO.

Caring

- Although unpaid care is provided to seniors by persons of all ages, adults between 45 and 54 are most likely to be caring for a senior. One-quarter (25%) of the members of this group contributed to the care of a senior in 1996.
- Seniors are very involved in the care of other seniors. In 1996, three in twenty (14%) seniors provided unpaid care to another senior.
- While men are often involved, women provide most of the care for seniors. One in five (21%) women acted as a caregiver to a senior, compared to 14% of men (1996). Women also spend more time caregiving.
- It is important to note that the provision of support in the home goes both ways. Thousands of Nova Scotia seniors provide unpaid child care. One in ten or 11,200 seniors cared for a young child in 1996.
- Seniors are extremely generous. On average, in 2000, seniors donated $688 to charity - considerably more than the average of $488 for all ages.
- Senior generosity is even more impressive in the context of their total expenditures. Over two percent (2.3%) of senior household expenditures went to charity - almost five times the rate for those under 55 (2000).
- The vast majority (86%) of senior households donated to charity in 2000.
- Of the $154 million in personal donations made by Nova Scotians in 2000, one-third (34%) or $52 million came from seniors.

Leisure

- Nova Scotians continue to travel well into their later years. Seniors made 494,000 trips within Nova Scotia in 2001. Each of these trips were at least 80 kilometres away from home or involved an overnight stay.
- Older Nova Scotians are also active travelers outside the province. Seniors took 72,000 trips to other provinces in Canada (2001).
- Although pet ownership declines with age, many Nova Scotia seniors benefitted from this relationship. Slightly under half (48%) of seniors owned a pet in 2000, compared to 65% in the 50-64 age group and 70% of those under 50.

Population Characteristics

Population Projections

The number of seniors in Nova Scotia is estimated to be 129,200 or 13.7 % of the province's total population of 946,200 (2003). Nova Scotia has the oldest population in Atlantic Canada, and the third oldest in Canada, behind Saskatchewan and Manitoba. The share of residents 65 and over in Saskatchewan and Manitoba was 14.7% and 13.8% respectively.

Figure 1 shows that the total population of Nova Scotia is expected to grow by only four percent between 2000 and 2026. In contrast, by 2026 the seniors population will be

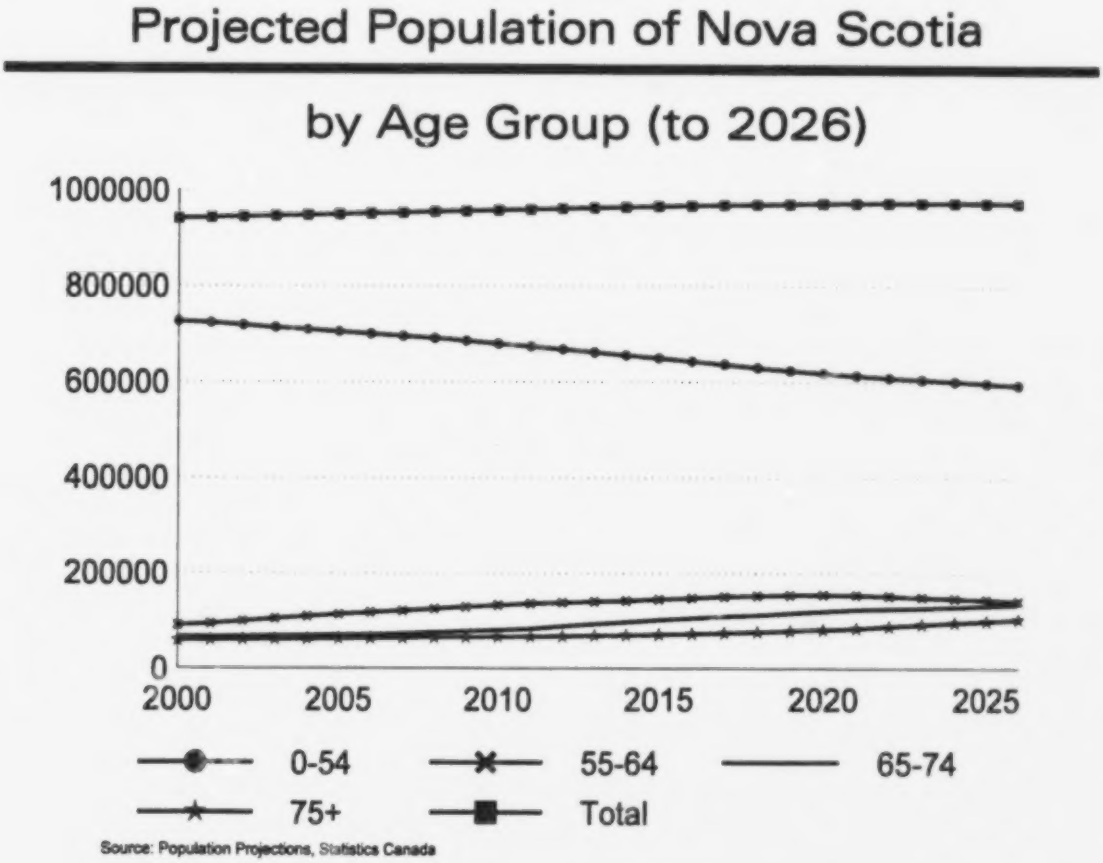


Figure 1

238,900 – an increase of 91%. In 2026, one in four (25%) Nova Scotians will be 65 years of age or older. More specifically, the over-55 age group will experience healthy increases. The 55-64 segment will grow by 43% over the next quarter century. The size of this segment is expected to peak in 2020, with slight decreases after that. The 65-74 group will grow steadily until about 2010 (22%), with accelerated growth to 2020 (44%), and more moderate growth after that. The 65-74 segment is projected to double (+101%) by 2026. The 75+ group will grow 72% over the next quarter century.

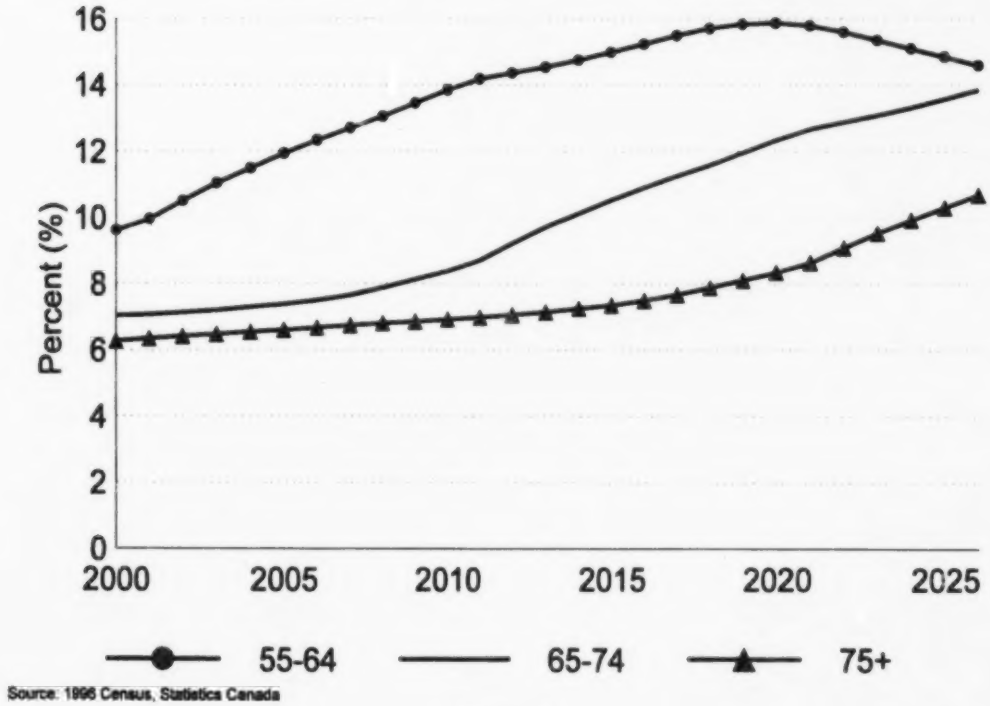
One of the major forces behind the aging of the population is the maturing baby boom generation. Baby boomers (born between 1947 and 1966) will start turning 65 in 2012. Other factors behind the aging Nova Scotia population include increased life expectancies, declining birth rates and low immigration.

Seniors are the fastest growing segment of the population, with 7,800 Nova Scotians celebrating their 65th birthday in 2003. Table 2 illustrates that the percentage of older Nova Scotians will increase in all age categories during the next 25 years. The 55-64 group will grow from just under 10% of the population in 2000 to over 14% in 2026, peaking at 16% in 2020. The 65-74 group will undergo the most dramatic growth, expanding from 7% to 14%. The 75+ category started at 6% and will rise to almost 11%.

Table 1 Projected Population of Nova Scotia by Age Group (to 2026)					
Year	**0-54 Years**	**55-64 Years**	**65-74 Years**	**75+Years**	**Total**
2000	725,600	90,400	66,100	58,900	941,100
2001	722,700	93,700	66,600	59,700	942,800
2002	717,700	99,100	67,200	60,500	944,400
2003	712,700	104,400	68,000	61,200	946,200
2004	708,200	108,800	69,000	62,000	948,000
2005	704,000	113,200	70,000	62,600	949,900
2006	699,600	117,300	71,300	63,400	951,700
2007	695,300	121,100	72,900	64,300	953,600
2008	690,500	124,600	75,300	65,000	955,400
2009	685,200	128,700	77,700	65,600	957,200
2010	679,600	132,700	80,400	66,300	959,000
2011	673,900	136,200	83,600	67,100	960,800
2012	667,900	138,200	88,600	67,900	962,600
2013	661,900	140,200	93,600	68,800	964,400
2014	655,900	142,400	97,700	70,000	966,100
2015	649,800	145,000	101,800	71,100	967,800
2016	643,400	147,700	105,600	72,300	969,300
2017	636,900	150,300	109,100	74,300	970,600
2018	630,400	152,500	112,400	76,500	971,800
2019	623,900	153,400	116,200	78,800	972,900
2020	618,100	154,500	120,000	81,200	973,800
2021	613,300	153,800	123,300	84,100	974,500
2022	609,100	152,000	125,400	88,500	975,000
2023	605,300	149,600	127,500	92,900	975,200
2024	601,600	147,200	129,800	96,700	975,300
2025	597,700	144,700	132,300	100,400	975,100
2026	593,500	142,200	134,900	104,000	974,600
% Growth	-18%	57%	104%	77%	4%

Percentage of Nova Scotians 55 and Older

Projected by Age Group to 2026



Source: 1996 Census, Statistics Canada

Figure 2

Table 2 Projected Nova Scotia Population (Percentage) by Age Group to 2026				
Year	**0-54 Years**	**55-64 Years**	**65-74 Years**	**75+Years**
2000	77.1	9.6	7.0	6.3
2001	76.7	9.9	7.1	6.3
2002	76.0	10.5	7.1	6.4
2003	75.3	11.0	7.2	6.5
2004	74.7	11.5	7.3	6.5
2005	74.1	11.9	7.4	6.6
2006	73.5	12.3	7.5	6.7
2007	72.9	12.7	7.6	6.7
2008	72.3	13.0	7.9	6.8
2009	71.6	13.4	8.1	6.9
2010	70.9	13.8	8.4	6.9
2011	70.1	14.2	8.7	7.0
2012	69.4	14.4	9.2	7.1
2013	68.6	14.5	9.7	7.1
2014	67.9	14.7	10.1	7.2
2015	67.1	15.0	10.5	7.3
2016	66.4	15.2	10.9	7.5
2017	65.6	15.5	11.2	7.7
2018	64.9	15.7	11.6	7.9
2019	64.1	15.8	11.9	8.1
2020	63.5	15.9	12.3	8.3
2021	62.9	15.8	12.7	8.6
2022	62.5	15.6	12.9	9.1
2023	62.1	15.3	13.1	9.5
2024	61.7	15.1	13.3	9.9
2025	61.3	14.8	13.6	10.3
2026	60.9	14.6	13.8	10.7

Source: Population Projections, Statistics Canada

Table 3 Population of Seniors by Age and Gender, 2000 and 2026				
Age	2000		2026	
	Male	Female	Male	Female
55-64	44,600	45,700	70,500	71,700
65-74	30,700	35,400	64,400	70,500
75-84	17,100	26,600	34,400	43,500
85+	4,400	10,900	8,400	17,900

Source: Population Projections, Statistics Canada

Because women tend to live longer than men, the ratio of women to men increases considerably with age. In 2000, there were 102 women for every 100 men between the ages of 55 and 64. This measure increases dramatically and steadily with age so that there were 249 women for every 100 men in the 85+ group. In 2026, the ratio of men to women in the 55-64 category will remain unchanged. The disparity in numbers for the 85+ category will be less dramatic in 2026, with 210 women for every 100 men.

Population by County

Halifax is the youngest county in the province (Figure 3). Seniors made up 11% of Halifax County's population in 2002. In contrast, 12 of the 18 counties had a seniors population that represented 15% or more of the population. At 19%, Guysborough County had the largest share of seniors. On average, the share of seniors in all counties will increase by five percentage points between 2002 and 2016. However, Guysborough will record the largest jump of ten percentage points. In 2016, three in ten (30%) Guysborough residents will be seniors.

Proportion of Seniors Population in Nova Scotia

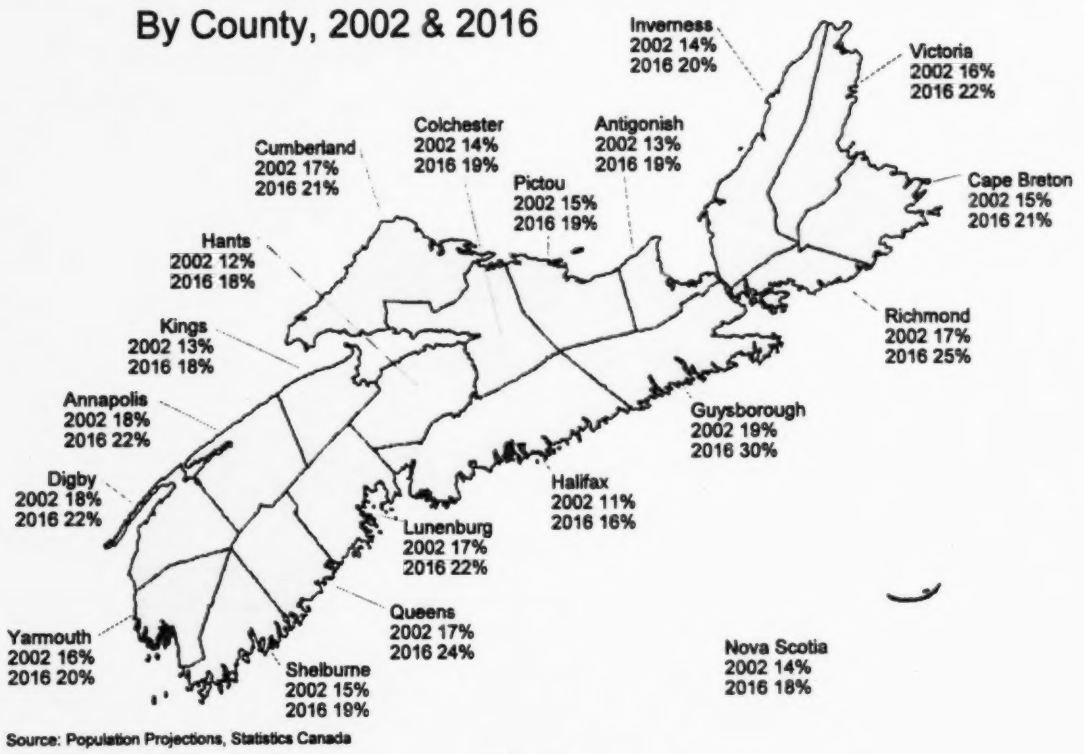


Figure 3

Table 4 Population of Seniors in Nova Scotia by County, 2002 and 2016				
County	2002		2016	
	Population of Seniors	% of Population	Population of Seniors	% of Population
Annapolis	4,080	17.9	5,010	21.8
Antigonish	2,540	12.6	3,940	18.8
Cape Breton	17,280	15.4	20,860	21.2
Colchester	7,180	14.1	9,660	18.9
Cumberland	5,790	17.4	6,620	21.4
Digby	3,640	17.7	4,410	21.9
Guysborough	1,890	18.7	2,490	30.3
Halifax	40,400	10.8	65,570	15.8
Hants	5,300	12.4	8,030	17.6
Inverness	2,960	14.2	4,060	19.7
Kings	8,300	13.2	12,380	18.4
Lunenburg	8,270	16.8	11,050	21.9
Pictou	7,400	15.0	9,550	19.4
Queens	2,050	17.5	2,390	23.7
Richmond	1,850	17.3	2,390	24.8
Shelburne	2,500	14.9	3,050	19.4
Victoria	1,330	15.9	1,730	22.0
Yarmouth	4,210	15.5	5,180	20.5
Nova Scotia	127,700	13.5	178,380	18.4

Source: Population Projections, Statistics Canada

Population by Town and Regional Municipality

When compared to regional municipalities and rural Nova Scotia, towns have the highest proportion of seniors. In 2002, just under 18% of the residents of the 32 towns were seniors. This compared to 15.6% for Cape Breton Regional Municipality, 10.8% for Halifax Regional Municipality and 14% for rural Nova Scotia. (Rural Nova Scotia is considered to be all areas outside town and city boundaries.) Four towns had more than one in four residents who were 65 or older. These towns were Mahone Bay (28.9%), Lunenburg (27.0%), Digby (26.5%) and Annapolis Royal (25.9%).

Table 5
Urban, Town and Rural Seniors Populations
Population of Seniors 65+ by Town, Regional Municipality and Rural Area, 2001

Towns			Towns		
Area	Population	%Population	**Area**	Population	%Population
Amherst	1,734	17.8	**Pictou**	765	19.0
Annapolis Royal	142	25.9	**Port Hawkesbury**	477	12.6
Antigonish	1,051	21.6	**Shelburne**	329	16.1
Berwick	530	24.2	**Springhill**	803	19.8
Bridgetown	219	21.9	**Stellarton**	800	16.4
Bridgewater	1,380	17.7	**Stewiacke**	245	16.5
Canso	125	12.3	**Trenton**	429	14.1
Clark's Harbour	152	17.1	**Truro**	2,454	20.0
Digby	569	26.5	**Westville**	495	12.9
Hantsport	253	20.3	**Windsor**	915	23.3
Kentville	951	17.0	**Wolfville**	776	18.5
Liverpool	545	17.9	**Yarmouth**	1,399	18.5
Lockeport	141	23.7	**Town Total**	23,131	17.6
Lunenburg	677	27.0	**Regional Municipalities**		
Mahone Bay	277	28.9	**Cape Breton**	17,086	15.6
Middleton	449	24.3	**Halifax**	40,401	10.8
Mulgrave	125	14.9	**Urban and Rural Comparison**		
New Glasgow	1,948	19.4	**Urban NS**	80,618	13.1
Oxford	222	16.8	**Rural NS**	46,347	14.0
Parrsboro	375	23.5	**Province**	126,965	13.4

Source: Statistics Canada

Health

Life Expectancy

The life expectancy of Nova Scotians has been steadily increasing since 1920 (Figure 4). Residents born in 1920 could expect to live to 58 years, compared to 77 years for someone born in 1990 - an increase of 19 years or one-third. Much of this gain can be attributed to medical advances and improvements in living conditions.

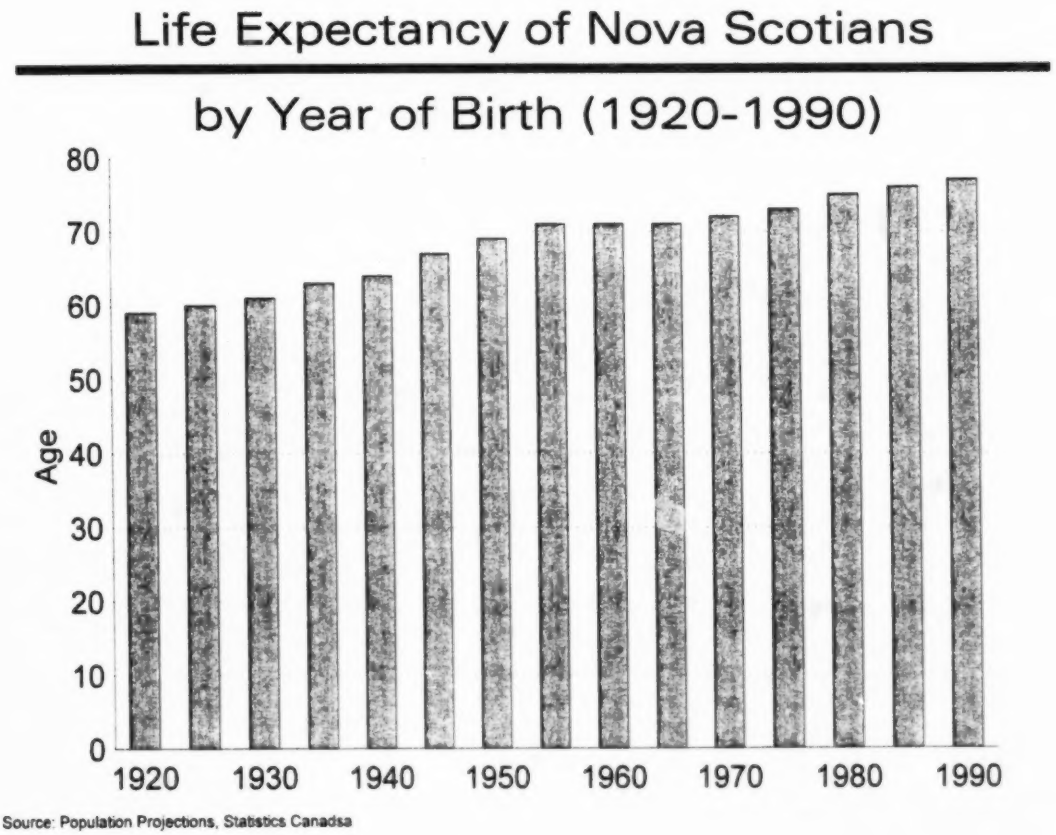


Figure 4

Table 6 Life Expectancy by Year of Birth			
1920	59	**1965**	71
1925	60	**1970**	72
1930	61	**1975**	73
1935	63	**1980**	75
1940	64	**1985**	76
1945	67	**1990**	77
1950	69	**1995**	78
1955	71	**2000**	79
1960	71		

Source: Population Projections, Statistics Canada

Life expectancy for Nova Scotians aged 65 also continues to increase. Life expectancy at age 65 improved from 16 to 18 years for both sexes between 1975 and 1999. Women tend to live longer than men. The life expectancy for females born in 1990 is 81, compared to 73 for males. Females at age 65 can be expected to outlive their male counterparts by four years. On average, a female turning 65 in 1999 will live to 85, compared to a male who will reach 81.

Table 7 Life Expectancy in Years at Age 65, by Gender			
Year	**Male**	**Female**	**All**
1975	14	18	16
1984	15	19	17
1989	15	19	17
1994	15	20	17
1999	16	20	18

Source: Population Projections, Statistics Canada

Smoking

Both daily and occasional smoking rates decrease steadily with age. Eleven percent of males and seven percent of females over 75, were daily smokers in 1999. This was considerably lower than the rates of 31% and 25% in the 15-54 age category. The smoking rates for senior males and females are similar, with the exception of daily smokers 75 and older.

Table 8
Smoking Rates by Age

Age	% Daily Smokers		% Occasional Smokers	
	Male	Female	Male	Female
15-54	31	25	5	6
55-64	21	23	5	4
65-74	15	16	2	3
75+	11	7	1	2

Source: Statistics Canada, 2000-01 Canadian Community Health Survey

Physician Visits

Physician visits to both general practitioners (GP) and specialists increases steadily with age. For example, in 2001/02, GP visits were more than five times more frequent for a 75+ male than for a male between the ages of 15 and 54. The increase for females was more than two fold. The increase in visits to a specialist was almost nine fold for males and more than triple (320%) for females.

When comparing rates for males and females, doctor visits are more frequent for females in the pre-senior age categories, while males 75 and older are more likely to see a doctor than women in the same age category. Total physician visits per 1,000 males 75 and older measured 15,535 compared to 13,591 for females – a difference of 14%. Within the 65-74 age group, total physician visits were essentially equal for males and females.

Table 9 Physician Visits by Sex and Age						
Physician	**Sex**		**15-54**	**55-64**	**65-74**	**75+**
General Practitioner	**Male**	visits	655,667	240,401	226,776	269,102
		per1,000	2,370	5,213	7,259	12,499
	Female	visits	1,239,322	308,215	265,187	433,963
		per1,000	4,455	6,463	7,564	11,351
Specialist	**Male**	visits	95,254	51,343	58,153	65,365
		per1,000	344	1,113	1,862	3,036
	Female	visits	192,196	55,332	55,908	84,256
		per1,000	691	1,160	1,595	2,210
Total Physician	**Male**	visits	750,921	291,744	284,929	334,467
		per1,000	2,714	6,326	9,121	15,535
	Female	visits	1,431518	363,547	321,095	518,219
		per1,000	5,146	7,623	9,159	13,591

Source: Nova Scotia Department of Health, Health Economics, 2001/02

Emergency, Outpatient and Surgery Services

The use of physician services, such as emergency visits, outpatient procedures and surgery, generally increases with age. In 2001/02, the only exception was a comparatively high rate of female emergency visits in the 15-54 category. Almost 30,000 (28,063) female seniors and 21,798 male seniors were treated by a physician in Nova Scotia emergency rooms. A total of 53,263 seniors were treated by a physician as an outpatient, while 61,507 seniors had surgery. Males in the 75+ group were more than five times as likely to require surgery than the 15-54 age group.

Table 10 Use of Physician Services by Sex and Age						
Physician	**Sex**		**15-54**	**55-64**	**65-74**	**75+**
Emergency	Male	visits	69,466	11,940	9,833	11,965
		per1,000	251	259	315	556
	Female	visits	82,831	13,010	10,222	17,841
		per1,000	298	273	292	468
Outpatient	Male	visits	48,638	13,040	11,947	12,899
		per1,000	176	283	382	599
	Female	visits	67,269	14,681	11,707	16,710
		per1,000	242	308	334	438
Surgery	Male	visits	36,573	14,085	14369	15,073
		per1,000	132	305	460	700
	Female	visits	59,807	15,715	13,677	18,388
		per1,000	215	330	390	482

Source: Nova Scotia Department of Health, Health Economics, 2001/02

Day Surgery

Seniors make up a relatively large share of the population receiving day surgery in Nova Scotia. Seniors accounted for almost a third (32%) of all adult day surgeries in 2000/01. Seniors were more likely to have day surgery than younger Nova Scotians. Seniors between 65 and 74 had 65% more day surgeries than the 45-64 age group, while the rate was 81% higher for seniors 75 and older. The most common intervention for those 75 and older is eye related, followed by digestive system interventions. In fact, together these two categories comprised 57% of the day surgeries for this age group. Similarly, eye and digestive interventions accounted for half (51%) of interventions for the 65-74 group, although digestive system interventions outnumbered eye interventions for these younger seniors.

Table 11 Day Surgery Interventions in Nova Scotia Hospitals					
Intervention		**15- 44**	**45-64**	**65-74**	**75+**
Eye	interventions	289	1,378	2,460	4,719
	per 100,000	70	587	3,711	7,910
Digestive System	interventions	8,200	11,857	4,862	3,503
	per 100,000	1,981	5,049	7,334	5,872
Urinary System	interventions	1,572	3,288	2,296	2,447
	per 100,000	380	1,400	3,463	4,102
Skin	interventions	2,729	2,893	1,010	934
	per 100,000	659	1,232	1,523	1,566
Cardiovascular	interventions	455	1,409	660	471
	per 100,000	110	600	996	789
Nervous System	interventions	1,612	1,687	424	429
	per 100,000	389	718	640	719
Musculoskeletal	interventions	3,537	2,940	651	336
	per 100,000	855	1,252	982	563
Respiratory	interventions	219	526	337	250
	per 100,000	53	224	508	419
Ear, Nose and Throat	interventions	2,574	704	265	221
	per 100,000	622	300	400	370
All Interventions	interventions	31,001	30,940	14,427	14,261
	per 100,000	7,490	13,174	21,761	23,904

Source: Canadian Institute for Health Information, Discharge Abstract Database, 2001/02

Hospitalization

Although seniors make up less than 14% of the province's population, they account for a relatively large share of hospitalizations. In 2000/01, seniors accounted for four in ten (42%) hospitalizations of persons 15 and older. Seniors are much more likely to be hospitalized than younger Nova Scotians. The hospitalization rate for seniors between 65 and 74 was more than double that of the 45-64 age group, while the rate was almost four times higher for seniors 75 and older. By far, the leading cause of hospitalization for all seniors is circulatory disease. The most common reasons for hospitalization for those 75 and older were: circulatory disease (28%), respiratory disease (12%), digestive system disease (10%), injury and poisoning (14%) and cancer (malignant neoplasms) (8%). The pattern is similar among seniors 65-74. The most common reasons for hospitalization of those 65-74 were: circulatory disease (27%), cancer (malignant neoplasms) (10%), digestive system disease (11%), respiratory disease (10%), followed by injury and poisoning (7%).

Table 12 Hospital Separations by Most Responsible Diagnosis and Age					
Most Responsible Diagnosis		**15-44**	**45-64**	**65-74**	**75+**
Circulatory Disease (including Cardiovascular)	separations	796	4,827	4,219	6,208
	per 100,000	192	2,055	6,364	10,406
Respiratory Disease	separations	1,314	1,501	1,478	2,766
	per 100,000	317	639	2,229	4,636
Digestive System Disease	separations	3,427	3,342	1,700	2,293
	per 100,000	828	1,423	2,564	3,844
Injury and Poisoning	separations	2,270	1,798	1,008	1,882
	per 100,000	548	766	1,520	3,155
Cancer (Malignant Neoplasms)	separations	974	2,548	1,714	1,851
	per 100,000	235	1,085	2,585	3,103
Genitourinary Disease	separations	2,103	1,714	907	1,247
	per 100,000	508	730	1,368	2,090
Musculoskeletal	separations	1,071	1,369	951	921
	per 100,000	259	538	1,434	1,544
Nutritional and Metabolic Disease	separations	556	583	352	600
	per 100,000	134	248	531	1,006
Nervous System Disease	separations	525	587	371	557
	per 100,000	127	250	560	934
All Hospitalizations	separations	29,503	23,556	15,482	22,444
	per 100,000	7,128	10,030	23,352	37,622

Source: Canadian Institute for Health Information, Discharge Abstract Database, 2001/02

Note: A separation is defined as the discharge of a patient from a health care facility. A single patient may account for more than one discharge.

Cause of Death

Together, circulatory disease (including cardiovascular) and cancer (malignant neoplasms) are the leading cause of death for Nova Scotia seniors. In the 65-74 group, cancer caused 624 deaths, followed by 425 circulatory disease related deaths (2000/01). Circulatory disease overtook cancer as the leading cause of death in the 75+ category. Circulatory disease took 1,882 lives, while cancer took 1,041 lives of seniors 75 and older. Seven in ten (70%) deaths of Nova Scotians aged 65-74 were caused by circulatory disease or cancer, while 62% of the deaths in the 75+ group were accounted for by these two causes. Other causes of death among seniors include chronic respiratory disease, Alzheimer's disease, influenza and pneumonia, unintentional injuries and diabetes. The death rates for the ten diseases (identified in Table 13) that most affect seniors, increase steadily with age. For example, the death rate per 100,000 for the top ten diseases was 125 for 45-64, 641 for 65-74 and 3,155 for older seniors. The death rate for seniors 75+ was almost five fold (4.92) that of seniors 65-74 and 25 times that of those aged 45-64.

Table 13 Cause of Death by Age					
Reason		**15- 44**	**45-64**	**65-74**	**75+**
Circulatory Disease (including Cardiovascular)	deaths	45	293	425	1,882
	per 100,000	11	125	641	3,155
Cancer (Malignant Neoplasms)	deaths	70	529	624	1,041
	per 100,000	17	225	941	1,745
Chronic Respiratory Disease	deaths	1	27	76	268
	per 100,000	0	11	115	449
Alzheimer's Disease	deaths	0	2	21	261
	per 100,000	0	1	32	437
Influenza and Pneumonia	deaths	7	9	12	147
	per 100,000	2	4	18	246
Unintentional Injuries	deaths	66	48	27	132
	per 100,000	16	20	41	221
Diabetes	deaths	7	37	60	128
	per 100,000	2	16	91	215
Nephritis	deaths	1	7	15	94
	per 100,000	0	3	23	158
Parkinson's Disease	deaths	0	1	9	52
	per 100,000	0	0	14	87
Non-chronic Respiratory Diseases	deaths	2	8	22	44
	per 100,000	0	3	33	74
Total for All Causes	deaths	344	1,197	1,491	4,716
	per 100,000	83	196	2,248	7,901

Source: Service Nova Scotia and Municipal Relations, Vital Statistics Mortality Database, 2001

Mental Health

In relative terms, fewer seniors are admitted to a hospital for a mental health diagnosis than their younger counterparts. However, duration of stay increases steadily and dramatically with age. In 2000/01, the length of stay for the 65-74 and 75+ group was 38 and 44 days respectively. These stays were considerably longer than the 18 days and 28 days for the 15-44 and 45-64 age groups. It is important to keep in mind that the average length of stay may have been distorted for all age groups by excessively long stays by some patients.

Table 14
Mental Health Hospital Services for Seniors

Age	Separations	Separations per 1,000	Total Stay (days)	Average Length of Stay (days)
15 - 44	2,350	568	41,423	18
45 - 64	1,086	462	30,677	28
65 - 74	206	311	7,837	38
75+	159	267	7,047	44

Source: Canadian Institute for Health Information, Discharge Abstract Database, 2001/02

Seniors' Pharmacare

Nova Scotia Seniors' Pharmacare coverage is available to residents 65 or older who do not receive drug coverage through a private plan. In 2001/02, 91,626 Nova Scotia seniors – 58,777 women and 32,849 men – were enrolled in Pharmacare. On average, seniors who benefitted from Pharmacare received 30 prescriptions during the year. Women had 32 prescriptions filled, 14% ahead of the 28 prescriptions for men. Prescription medication usage increases steadily with age for both men and women. Men 85 and older filled 33 prescriptions, compared to 30 for the 75-84 age group and 25 for younger senior males. In other words, males 85+ took home one-third (32%) more prescriptions than their counterparts in the 65-74 age group. The pattern is even more pronounced for female members of Pharmacare. Women 85 and older took 38 prescriptions, compared to 33 for the 75-84 age group and 26 for younger senior females. This represented a contrast of 46% between younger and older senior women. Costs for prescription medications peak at age 75-84 for both men and women.

Table 15 Seniors' Pharmacare Annual Prescription Drug Utilization by Age					
Gender		**All Seniors**	**65-74**	**75-84**	**85+**
Male	**prescriptions**	28	25	30	33
	cost	$1,284	$1,187	$1,424	$1,317
Female	**prescriptions**	32	26	33	38
	cost	$1,209	$1,106	$1,309	$1,213
Total	**prescriptions**	30	26	32	37
	cost	$1,236	$1,141	$1,346	$1,238

Source: Nova Scotia Department of Health, Health Economics, 2001/02

Adult Protection

During 2001/02, the Nova Scotia Department of Health's Adult Protection Services intervened on behalf of 926 seniors who met the definition of "an adult in need of protection" as defined in the Adult Protection Act. Three-quarters (74%) of these cases involved self-neglect. Caregiver neglect was the second most common issue. Neglect involving a caregiver was the reason for 150 or 16% of the intakes. Other reasons for intervention included mental cruelty (3%) and physical abuse (2%).

Table 16 Adult Protection Services: Intakes of Seniors by Presenting Problem		
Problem	**Intakes**	**Percent**
Self-Neglect	683	74
Caregiver Neglect	150	16
Combination of Problems	28	3
Mental Cruelty	23	3
Physical Abuse	22	2
Other	20	2
Total	926	100

Source: Nova Scotia Department of Health, Adult Protection Services, 2001/02

Diversity

Mi'kmaq Population

The heritage of seniors in Nova Scotia is less diverse than other age groups in the province. For example, in 1996, only four percent of residents of Mi'kmaq reserves were 65 or older, and five percent were between the ages of 55-64. These rates were less than half the rate for the overall senior population in the province. Aboriginal Nova Scotians experience decreased life expectancies due partly to higher rates of diabetes and respiratory disease. The population of seniors ranged from a low of three percent in five Mi'kmak communities to a high of 19% in Glooscap. There are 363 seniors and 406 in the 55-64 age group living on reserves in Nova Scotia. Figures for Status Indians show a similar pattern. Only three percent of Status Indians were 65+.

Table 17
Population of Older Nova Scotians Living on Reserves by Age

Reserve	Population 55-64	% Population 55-64	Population 65+	% Population 65+
Acadia	10	6	9	5
Annapolis Valley	4	5	5	6
Bear River	5	4	8	7
Chapel Island	22	5	14	3
Eskasoni	101	4	71	3
Glooscap	13	18	14	19
Indian Brook	55	5	40	3
Membertou	35	5	24	3
Millbrook	76	7	102	9
Paq'tnkek	13	4	14	4
Pictou Landing	14	3	18	4
Wagmatcook	25	5	21	4
Waycobah	33	4	23	3
Total	406	5	363	4

Source: Statistics Canada, 2001 Census

Table 18 Status Indians Living On/Off Reserve by Age				
	All Ages	**Under 55**	**55-64**	**65+**
On Reserve	6,760	93	4	3
Off Reserve	2,495	91	6	3
Total	9,260	92	5	3

Source: Statistics Canada, 1996 Census

Language

In general, Nova Scotia seniors are less knowledgeable about languages than their younger counterparts. Seniors' ability to carry on a conversation in French, Mi'kmaq, Spanish, Arabic and Chinese is considerably lower compared to younger residents. For example, in 1996 the rate for Mi'kmaq was one-fifth and for Arabic one-fourth. Notable exceptions are Dutch and Gaelic. Seniors were seven times more likely to speak Gaelic and twice as likely to speak Dutch, than younger Nova Scotians.

Table 19 Knowledge of Various Languages by Age				
	All Ages	**Under 55**	**55-64**	**65+**
English	99.7	99.7	99.8	99.5
French	9.5	10.1	7.3	7.3
German	.7	.6	1.0	.7
Micmac	.5	.6	.4	.1
Spanish	.3	.4	.3	.1
Arabic	.4	.5	.3	.1
Dutch	.3	.2	.6	.6
Chinese	.3	.3	.2	.1
Greek	.1	.1	.3	.1
Hindi	.1	.1	.3	.1
Gaelic	.1	.1	.2	.7

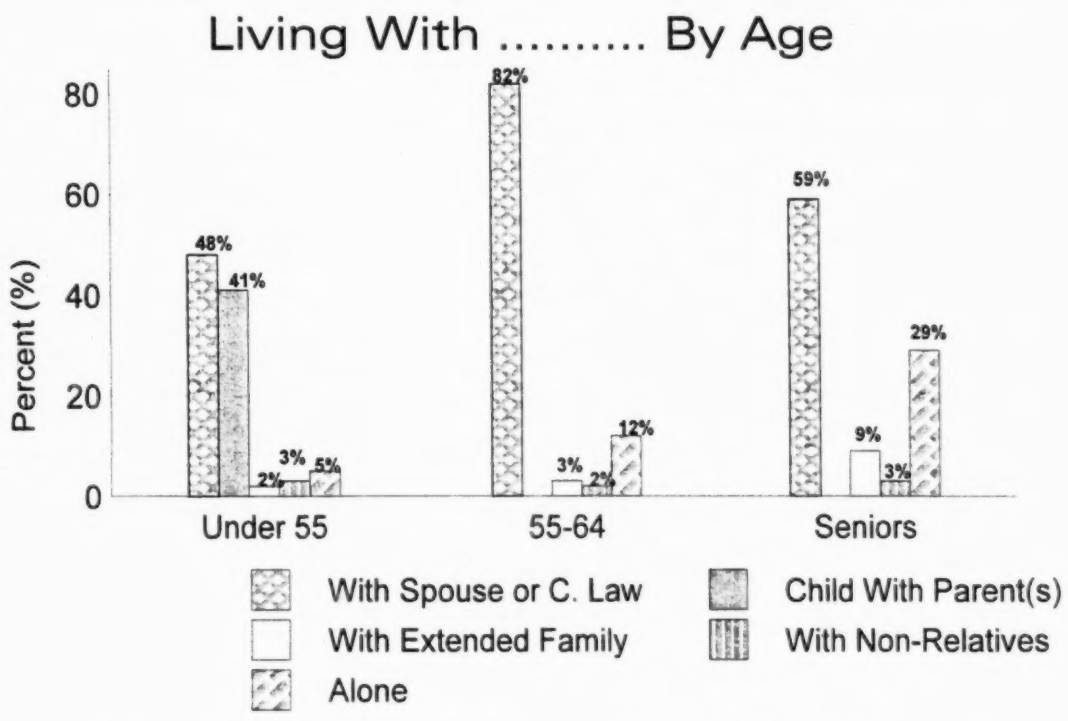
Source: Statistics Canada, 1996 Census

Living Arrangements

Family and Marital Status

The large majority of seniors living in a private household live with their family. This includes those living with their spouse and those living with extended family, such as a daughter or son. Two-thirds (68%) of Nova Scotia seniors lived with family in 1996. Six in ten (59%) lived with their spouse and one in ten (9%) were with extended family. While most seniors live with family, a substantial number live alone. Nearly one-third (29%) of seniors were alone. In the 55-64 age group, more than eight in ten (82%) were living with a spouse or common law partner. Only 12% of the members of this group were living alone.

Family Status of Nova Scotians



Source: 1996 Census, Statistics Canada

Figure 5

Table 20 Family Status of Nova Scotians Living With ..... by Age				
Living Arrangements	**All Ages**	**Under 55**	**55-64**	**Seniors**
With Spouse or Common Law	468,200	638200	64,300	65,700
Parent(s) With Children	293,700	292,800	800	200
With Extended Family	36,700	23100	2,800	10,800
With Non-Relatives	21,600	18400	1,300	1,900
Alone	76,400	33900	9,700	32,800
All Living Arrangements	896,600	706,400	78,800	111,300

Source: Statistics Canada, 1996 Census

Half (54%) of seniors were married in 1996, while 34% were widowed. Relatively few had never been married (7%) or were divorced (5%). Four in five members of the 55-64 group were married, while fewer than one in ten were in each of the other categories - never married (5%), divorced (9%) and widowed (8%).

Table 21 Marital Status of Nova Scotians by Age				
Marital Status	**Total**	**15 to 54**	**55-64**	**Seniors**
Never Married	189,500	177,400	4,200	7,900
Married	431,000	309,100	61,300	60,600
Divorced	52,000	38,600	7,500	5,900
Widowed	47,400	3,600	6,100	37,700
All Marital Status	720,000	528,700	79,100	112,200

Source: Statistics Canada, 1996 Census

Housing Arrangements

The vast majority of Nova Scotia seniors live at home in owned or rented accommodation. In fact, this was the case for 19 out of 20 seniors (94.9%) in 2000. Most (67.8%) seniors lived in a home owned by themselves or a family member. Nearly one in four (22.6%) rented their accommodation from the open marketplace, while non-profit seniors' apartments housed 4.5% of seniors. Four percent or 5,400 of the province's seniors were living in a licensed nursing home. Just under one per cent (.8%) of seniors lived in licensed residential care facilities.

Table 22
Housing Arrangements for Seniors

	Private Home	Private Rental Accommodation	Non-Profit Seniors Apartments	Licensed Residential Care Facilities	Licensed Nursing Home
Number of Seniors	84,800	28,200	5,600	1,000	5,400
Percent of Seniors	67.8%	22.6%	4.5%	.8%	4.3%

Source: Statistics Canada, 2000 Survey of Family Expenditures; Department of Health, Long Term Care Division; and Department of Community Services, Housing Division

Note: Residential care facilities are homes for individuals requiring supervisory or personal care. These facilities are licensed by the province.

Education and Literacy

Education

Seniors have relatively low levels of formal education. For example, in 1996, six percent of Nova Scotia seniors had a university degree, compared to eight percent of those aged 55-64 and 14% of those aged 15-54. Educational attainment generally declines with an increase in age. One-third (34%) of today's seniors completed high school. This compared to 47% of those aged 55-64 and 66% of those aged 15-54. Of the seniors who did not complete high school, 56% attended, but did not graduate and 44% did not complete junior high.

It is important to keep in mind that the educational opportunities available to today's seniors when they were young were considerably more limited than they are today. Considering these challenges, the educational achievements of today's seniors is noteworthy. Nearly two in ten (18%) had a trade or other certificate (18%), four percent a bachelors degree and two percent had a masters or doctorate.

Table 23
Highest Level of Education for Nova Scotians by Age

	All Ages	15-54	55-64	65+
Below Grade 9	82,600	33,900	16,000	32,700
Grades 9-12	297,300	209,900	34,800	52,600
Some Post Secondary	252,000	209,700	21,600	20,700
Completed University	88,100	75,100	6,700	6,300
Total	720,000	528,700	79,100	112,200

Source: Statistics Canada, 1996 Census

Table 24 Highest Degree, Certificate or Diploma for Nova Scotians by Age				
	All Ages	**15-54**	**55-64**	**65+**
None	295,400	179,400	41,800	74,200
High School Certificate	124,100	104,600	8,500	11,000
Trade Certificate	99,900	79,600	10,800	9,500
Other Certificate	112,600	90,100	11,300	11,200
Bachelors Degree	67,700	59,800	3,900	4,000
Master's Degree	14,000	10,900	1,800	1,300
Medical or Doctorate	6,300	4,400	1,000	900
Total	720,000	528,700	79,100	112,200

Source: Statistics Canada, 1996 Census

Some older Nova Scotians chose to go back to school. In 1996, 300 seniors returned to pursue a formal education, while 800 of those in the 55-64 age group returned to class. In addition, many older Nova Scotians were enrolled in a less traditional educational program.

Table 25 School Attendance by Nova Scotians by Age				
	All Ages	**15-54**	**55-64**	**65+**
Not Attending	611,900	421,700	78,300	111,900
Attending Full Time	86,400	86,100	200	100
Attending Part Time	21,700	20,900	600	200
Total	720,000	528,700	79,100	112,200

Source: Statistics Canada, 1996 Census

Literacy

Nova Scotia seniors generally have low levels of literacy. The 1994 Adult Literacy Survey revealed that this lower level of literacy applied to all three dimensions of literacy. In fact, more than 80% of seniors scored lower than three on prose, document and quantitative literacy. A score of three is considered to be the minimum adequacy level for coping effectively with day-to-day activities and interactions. Seventeen out of twenty (86%) Nova Scotia seniors scored two or lower on both document and prose literacy. The results were only slightly more encouraging for numeracy or quantitative literacy. Just over four in five (82%) seniors scored less than three on quantitative literacy. These results suggest that it is important to be aware of the many literacy challenges that exist for seniors in their day-to-day lives.

Table 26
Literacy Levels of Nova Scotia Seniors by Literacy Dimension

Literacy Dimension	Level 1	Level 2	Level 3	Level 4/5
Prose	58%	28%	13%	1%
Document	63%	23%	13%	1%
Quantitative	54%	28%	16%	1%

Source: Statistics Canada, Special Surveys Division, 1994 International Adult Literacy Survey

Note: The International Literacy Survey (IALS) considered three areas of literacy - prose, document and quantitative literacy.

1) Prose Literacy: the ability to understand and use information from text such as editorials and news stories.
2) Document Literacy: the ability to locate and use information from documents such as application forms for government benefits, bus schedules, maps and charts.
3) Quantitative Literacy: the ability to perform arithmetic functions such as scheduling medications, balancing a cheque book or calculating a tip.

Employment

While the majority of seniors and persons aged 55-64 are not working, a substantial number in both groups are still part of the paid workforce. In 1996, 5,900 seniors or seven percent of Nova Scotians 65 and older were involved in paid employment. The majority of the workers in both the 55-64 and 65+ age groups were employees. Eight in ten (78%) members of the 55-64 group were employees, while 58% of seniors were employees. Self-employment was more prevalent among seniors (37%), compared to those 55-64 (18%).

Table 27
Size of Workforce and Participation Rate by Age, 1996

	55-64	65+
Employees	25,600	3,400
Self-Employed	5,900	2,200
Other	1,000	300
Total Employed	32,500	5,900
Ave Hours Worked per Week	38	33
Participation Rate	43%	7%

Source: Statistics Canada, 1996 Census

The number of older workers declined between 1981 and 1996. The decrease in workers aged 55-64 was 11%, while employment among seniors dropped by nearly one-quarter (23%). The steady decline for both groups was interrupted in 1991, when employment leveled off.

Table 28
# of Older Workers by Age & Year

	1981	1986	1991	1996
55-64	36,800	34,400	34,600	32,600
65+	7,700	6,200	6,500	5,900

Source: Statistics Canada, 1996 Census

Finances

Household Income

Seniors tend to have lower incomes than their younger counterparts. In 2000, the average household income for the 74,700 senior households in the province was $31,100. This compared to $48,100 for those 50-64 and $56,800 for households headed by someone under 50. The average income for all Nova Scotia households was $49,100. In other words, incomes of seniors were 35% lower than the 50-64 age group, and 45% below the under 50 group.

Three-quarters (75%) of seniors owned their home. Home ownership by seniors was higher than the under 50 group (72%), but lower than the 50-64 segment (83%). Although three in four (76%) seniors owned a car, the rate was lower than that of other age groups. Eight in ten (79%) of those under 50 owned a car, while 83% in the 50-64 category owned a vehicle.

Table 29
Household Profile by Age of Head of Household

	All Ages	Under 50	50-64	Seniors
Number of Households	350,800	185,600	90,500	74,700
Ave. Household Income (Before Taxes)	$49,100	$56,800	$48,100	$31,100
% Home Owners	72%	65%	83%	75%
% Automobile Owners	79%	79%	83%	76%

Source: Statistics Canada, 2000 Survey of Family Expenditures

Note: Excludes residents of licensed nursing facilities.

Nova Scotians living alone have considerably lower incomes than those living with other family members (Figure 7). This income pattern applies to both seniors and non-seniors. However, the gap between individuals and families was smaller for seniors. The average household income for individual seniors was $19,000 or about half (46%) of the income for families of seniors (1999). Non-seniors living alone received an income that was two-fifths (42%) of non-senior families. Federal income security programs for seniors, such as Old Age Security and Guaranteed Income Supplement, is the main reason for the reduced disparity in senior incomes.

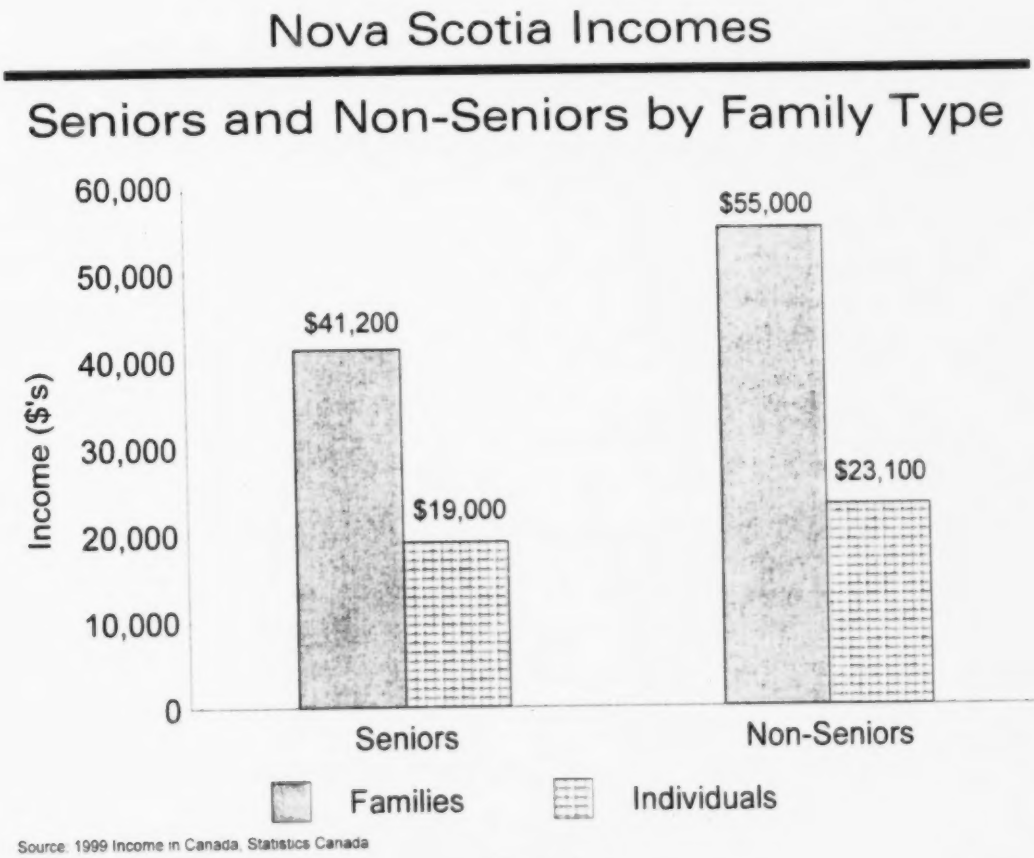


Figure 6

Sources of Income

Younger seniors (65-74) have a somewhat higher income compared to older seniors (75+). Tables 30 and 31 indicate that the average income in 1999 for seniors between 65 and 74 was $22,900 or 10% more than the income of $20,800 received by older seniors. Younger seniors benefit more from private pensions and paid employment, while older seniors enjoy higher public benefits (OAS and CPP) and investment income. Seniors 65-74 derived half (47%) of their income from OAS and CPP, followed by private pension (36%), investments (9%) and employment (8%).

More than half (54%) of the income for older seniors came from public benefits, while 30% came from private pensions, 15% from investments and a modest one percent from employment. Average incomes by county for residents 65-74 ranged from a low of $16,800 in Richmond to $27,500 in Halifax. The range for older seniors was $15,200 in Richmond County to $25,200 in Halifax.

Table 30 Individual Income by County of Residence and Source for Age 65-74					
	CPP/OAS	**Private Pension**	**Employment**	**Investment**	**Total**
Annapolis	$10,200	$7,500	$800	$1,500	$20,100
Antigonish	10,700	7,100	2,300	1,400	21,500
Cape Breton	11,600	6,600	1,400	1,100	20,600
Colchester	10,700	7,500	1,800	1,900	21,900
Cumberland	10,900	6,200	1,600	1,500	20,200
Digby	10,500	5,200	1,300	1,200	18,200
Guysborough	11,100	4,600	1,200	700	17,600
Halifax	10,500	11,700	2,700	2,700	27,500
Hants	10,900	6,600	1,700	1,400	20,700
Inverness	10,900	6,300	1,200	800	19,200
Kings	10,400	8,400	1,300	1,800	21,900
Lunenburg	10,500	7,000	1,800	2,400	21,700
Pictou	10,900	7,200	1,300	2,700	22,200
Queens	10,400	8,400	1,000	2,300	22,000
Richmond	11,200	4,100	0	500	16,800
Shelburne	10,900	4,900	3,000	1,900	20,700
Victoria	10,600	6,000	0	900	19,500
Yarmouth	10,600	5,100	2,000	1,900	19,600
Nova Scotia	$10,700	$8,300	$1,900	$2,000	$22,900

Source: Nova Scotia Department of Finance, Statistics Division, 1999

Table 31 Individual Income by County of Residence and Source for Age 75+					
	CPP/OAS	**Private Pension**	**Employment**	**Investment**	**Total**
Annapolis	$10,800	$5,700	$100	$2,700	$19,300
Antigonish	10,900	6,200	500	2,300	19,800
Cape Breton	11,700	5,000	200	1,500	18,400
Colchester	11,100	6,500	400	3,200	21,200
Cumberland	11,300	4,300	300	2,100	18,000
Digby	10,900	4,200	400	1,700	17,000
Guysborough	11,300	2,600	200	1,000	15,100
Halifax	11,000	9,600	500	4,100	25,200
Hants	11,300	4,600	200	2,200	18,300
Inverness	11,200	3,800	200	1,100	16,200
Kings	10,900	6,100	200	3,000	20,200
Lunenburg	11,100	5,300	100	2,700	19,300
Pictou	11,500	4,800	200	6,100	22,600
Queens	11,100	5,900	100	2,400	19,500
Richmond	11,500	2,800	0	600	15,200
Shelburne	11,300	3,600	300	1,400	16,500
Victoria	11,200	4,300	0	1,000	16,800
Yarmouth	11,000	4,100	200	2,200	17,400
Nova Scotia	$11,200	$6,300	$300	$3,000	$20,800

Source: Nova Scotia Department of Finance, Statistics Division, 1999

Low Income

The incidence of poverty is lower for seniors than other Nova Scotians (Figure 8). This is due in large part to federal programs such as Old Age Security, Guaranteed Income Supplement and Canada Pension Plan. However, despite income security programs, six percent of seniors or 7,000 older Nova Scotians were living below the low-income cut-off (LICO) in 1999. In comparison, 14% of non-seniors lived below the low-income cut-off.

The LICO is defined by Statistics Canada to represent the income level at which families are considerably worse off than average. In these situations a substantial proportion of family income is going to essentials such as food, shelter and clothing. The LICO is viewed by many to be the poverty line. LICO's are set for various situations in Canada. The size of the community is taken into account as it is generally more expensive to live in more populated areas. Family size is also considered in setting the LICO.

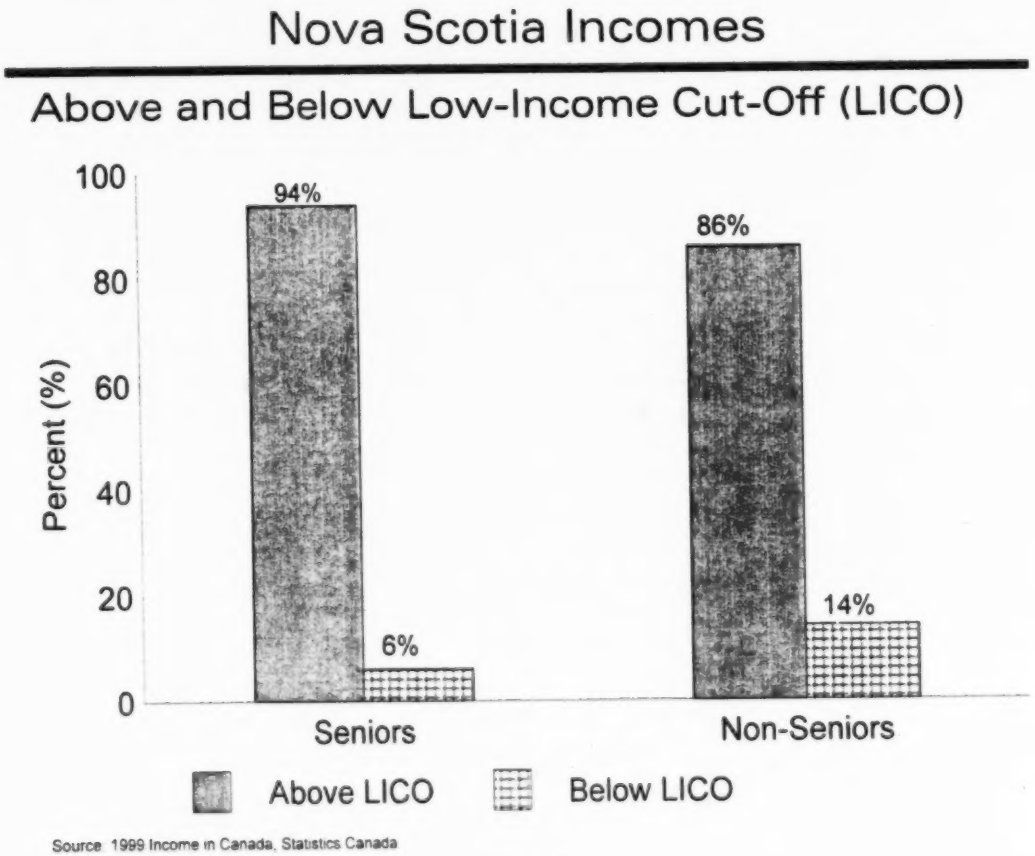


Figure 7

The vast majority of seniors living in economic hardship are women living by themselves (Table 32). Of the 7,000 seniors below the LICO, 5,000 or 85% were solitary females. Senior men living alone made up most of the remainder, totaling 1,000. The rate of economic hardship among senior women living alone is noteworthy. In fact, nearly one in five senior women living by themselves were living below the LICO.

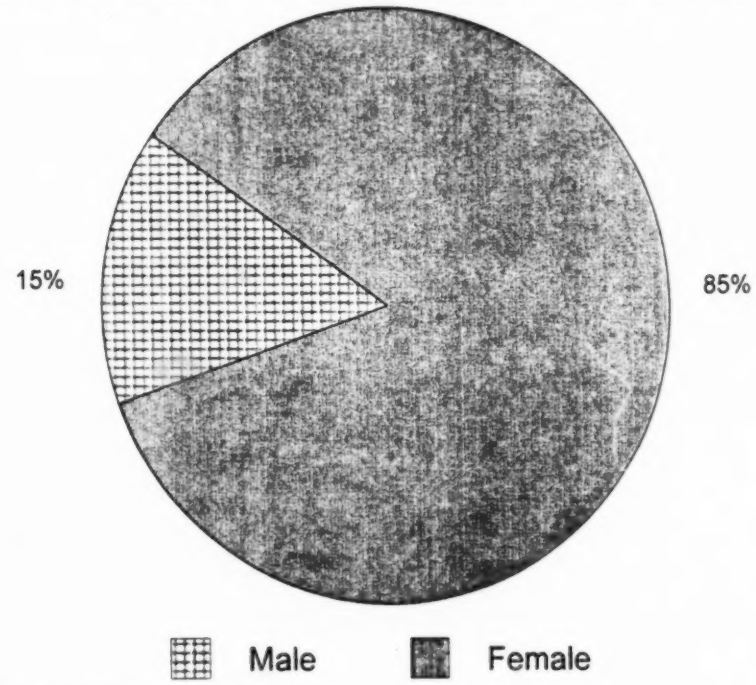
Table 32
Nova Scotians Living Below the Low-Income Cut-Off

	Total		Male		Female	
Age	**#**	**%**	**#**	**%**	**#**	**%**
Under 65	106,000	13	49,000	12	56,000	14
Over 65	7,000	6	1,000	2	6,000	8
Living Arrangements						
65+ Living Alone	6,000	16	1,000	10	5,000	18
65+ Living With Others	--		--		--	

--Indicates the estimate cannot be reliably reported.
Source: Statistics Canada, 1999

Nova Scotia Seniors

Living Below Low-Income Cut-Off (LICO) by Gender



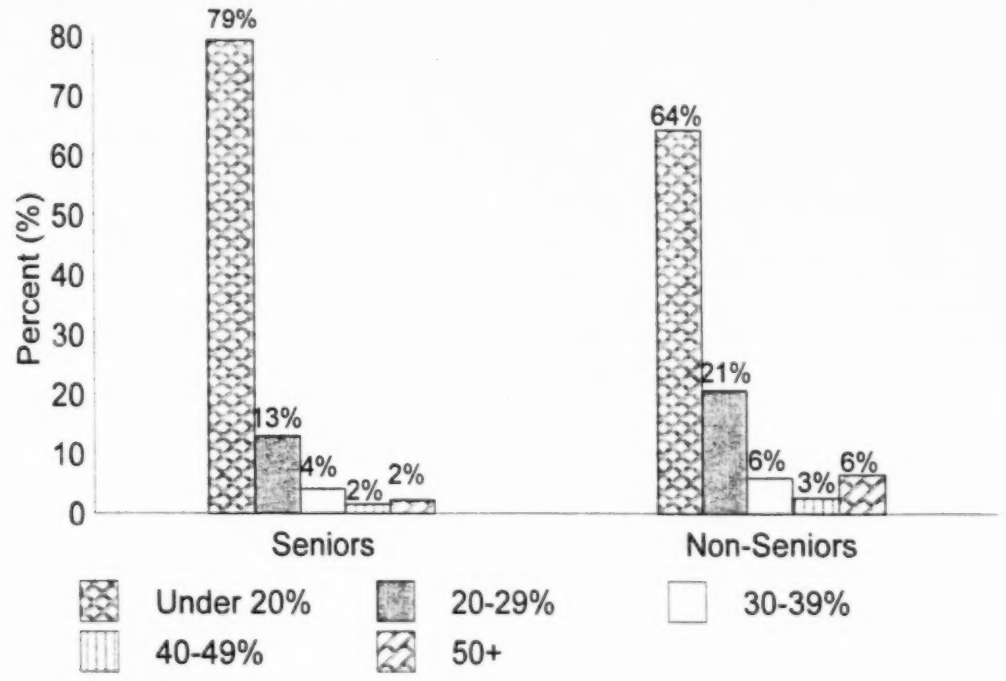
Source: 1999 Income in Canada, Statistics Canada

Home Ownership

A lower proportion of seniors' incomes goes to pay for shelter than younger Nova Scotians. For example, in 1996, four out of five (79%) seniors paid less than 20% of their income for housing compared to 64% for younger residents. On the other hand, just 13% of seniors paid 20-29% of their income for shelter relative to 21% of those under 65. Only two percent of seniors were in the difficult position of directing more than half of their income to shelter compared to six percent for other ages.

Nova Scotia Home Owners

Proportion of Income Used for Shelter Expenses



Source: 1996 Census, Statistics Canada

Figure 9

Table 33 Nova Scotia Home Owners With and Without Mortgages by Age					
Income Used for Shelter	**All Ages**	**to 54 years**	**55-64years**	**65 to 74**	**75+**
Under 20%	162,000	88,600	27,400	26,600	19,400
20-29%	44,700	32,500	4,700	3,700	3,800
30-39%	13,200	9,000	1,800	1,300	1,100
40-49%	5,700	3,900	900	600	300
Over 50%	13,100	9,100	2,700	900	400
Total	238,500	142,900	37,500	33,100	25,000

Source: Statistics Canada, 1996 Census

The vast majority of seniors are mortgage-free, while the minority of non-seniors enjoy this situation. In fact, nine in ten seniors had paid off their house, compared to just four in ten younger Nova Scotians (1996). Interestingly, 1,500 or six percent of seniors 75 and older had mortgage commitments.

Table 34 Nova Scotia Home Owners With and Without Mortgages by Age					
	All Ages	**to 54 years**	**55-64years**	**65 to 74**	**75+**
Mortgage	114,600	97,300	11,400	4,400	1,500
Mortgage Free	124,000	45,700	26,100	28,700	23,500
Total	238,500	142,900	37,500	33,100	25,000

Source: Statistics Canada, 1996 Census

Family Expenditures

As with the rest of the population, seniors devote a large share of their overall spending to food, shelter, transportation and household operation. In 2000, senior family households spent nearly half (48%) of their income on these essentials – about the same share as non-senior families – 50-64 (49%) and under 50 (48%). Other significant expenditures for seniors included recreation (5%), health care (4%) and clothing (3.5%).

Seniors are considerably more generous than non-seniors. It is noteworthy that seniors spent 5.1% of their income on gifts and charitable contributions - almost four times as much as residents under 50 and 46% more than those 50-64 (2000). Although seniors' tax payments are considerable, they tend to pay less in taxes than younger people. Seniors paid 14.3% of their income towards taxes, in contrast to 18.6% for people 50-64 and 20.6% for those under 50.

Table 35 Family Expenditure Profile by Age of Head of Household				
	All Ages	**Under 50**	**50-64**	**Seniors**
Food	11.4	10.8	11.6	14.1
Shelter	18.0	18.5	16.7	18.5
Household Operation	5.1	5.1	4.9	5.9
Household Furnishings	3.0	3.1	3.0	2.7
Clothing	4.2	4.4	4.0	3.5
Transportation	14.2	13.1	16.0	15.4
Health Care	2.7	2.3	3.1	4.2
Personal Care	1.4	1.4	1.3	1.5
Recreation	5.8	6.6	4.3	5.1
Reading & Education	2.2	2.2	2.9	.8
Tobacco, Alcohol & Gaming	3.2	3.1	3.3	3.1
Miscellaneous	1.6	1.5	1.6	2.2
Personal Taxes	19.3	20.6	18.6	14.3
Insurance & Pensions	5.6	6.3	5.1	3.3
Gifts & Contributions	2.4	1.3	3.5	5.1
Total	100.0	100.0	100.0	100.0

Source: Statistics Canada, 2000 Survey of Family Expenditures

Note: Columns may not add to 100% due to rounding.

Income Security

Old Age Security

In 2002, nearly 99% of Nova Scotians 65 and older, or 126,254 seniors collected Old Age Security (OAS) in Nova Scotia (Table 36). The small number not benefitting from OAS likely do not qualify if they have high incomes from other sources or if they are recent immigrants to Canada. Nine out of 20 (45.5%) OAS recipients also benefitted from the Guaranteed Income Supplement (GIS). The GIS is available to lower income seniors to reduce economic hardship. The Spouse's Allowance was paid out to 4,422 older Nova Scotians who had low incomes and were the spouse or common law partner of an OAS pensioner.

While the proportion of seniors collecting OAS has remained steady over the past six years, there has been a gradual, but steady decline in the proportion of OAS recipients who also benefit from GIS. In 2002, 45.5% of seniors collected GIS compared to almost half (49.6%) in 1997.

Table 36
Number of Nova Scotians Receiving Old Age Security Benefits by Type and Year

Year	# of Seniors	Old Age Security Pension	GIS	Spouse's Allowance	Percent of Seniors Collecting OAS	Percent of OAS Pension Recipients Collecting GIS
1997	121,900	120,260	59,703	4,953	98.7%	49.6%
1998	123,000	121,122	58,743	4,852	98.5%	48.5%
1999	124,000	122,326	58,764	4,789	98.7%	48.0%
2000	125,000	123,607	58,053	4,678	98.9%	47.0%
2001	126,300	125,010	56,961	4,494	99.0%	45.6%
2002	127,700	126,254	57,447	4,422	98.9%	45.5%

Source: Human Resources Development Canada

Guaranteed Income Supplement

As mentioned earlier, federal GIS payments are made to low-income seniors. that the majority of GIS recipients in Nova Scotia were single. Table 37 shows that six in ten (63%) of the 55,814 seniors who collected GIS in 2002 were single. One in ten (10%) seniors who receive GIS qualify for the full supplement. Four-fifths (79%) of seniors collecting the full supplement were single. A senior household that has no additional sources of income beyond OAS, collects the maximum supplement. In 2002, a full OAS payment and full GIS provided a single senior with an income of $11,659, and a married couple with an income of $18,904. Over five thousand (5,686) seniors relied exclusively on OAS and GIS payments as their only sources of income. A partial supplement is paid to the point when OAS, GIS and other income totals $18,000 for an individual and $27,184 for a married couple.

Table 37 also shows the low-income cut-offs (LICO) for urban and rural Nova Scotia. The LICOs range from $11,419 for a senior living alone in rural Nova Scotia, to $19,972 for an urban married couple (ie. Halifax Regional Municipality or Cape Breton Regional Municipality). These levels illustrate why single seniors are at a greater risk of being economically strained. A single senior receiving the maximum GIS and OAS would be just slightly above the LICO in rural Nova Scotia and substantially ($3,075) below the low-income mark (2002) in urban Nova Scotia.

National concerns about low-income seniors prompted Richard Shillington, an Ontario social researcher, to survey seniors who were struggling economically. Shillington's study found that 15% of seniors eligible for GIS were not collecting the benefit. If those findings applied to all provinces, an estimated 10,000 Nova Scotians are missing out on GIS payments. Most of those who are eligible for, but are not collecting the supplement, are single. Single seniors missing out are estimated at 6,000 while the number of married seniors missing out is approximated at 3,000. The remaining 1,000 seniors were married to a non-senior.

Table 37 Profile of GIS Benefits and Recipients in Nova Scotia				
	Single	**Married**	**Other**	**Total**
Total Recipients	34,878	15,432	5,404	55,814
Full GIS Recipients	4,486	198	1,002	5,686
Partial GIS Recipients	30,392	15,234	4,502	50,128
Annual OAS & GIS payments for Full GIS Recipients	$11,659	$18,904	--	--
Annual OAS, GIS & other income for Partial GIS Recipients	$11,659 - $18,000	$18,905 - $27,184	--	--
Rural Low-Income Cut-Off	$11,419	$15,481		
Urban Low-Income Cut-Off	$14,734	$19,972		
Seniors Below Low-Income Cut-Off	6,000	- -		
Estimate of GIS eligibility but not collecting	6,000	3,000	1,000	10,000

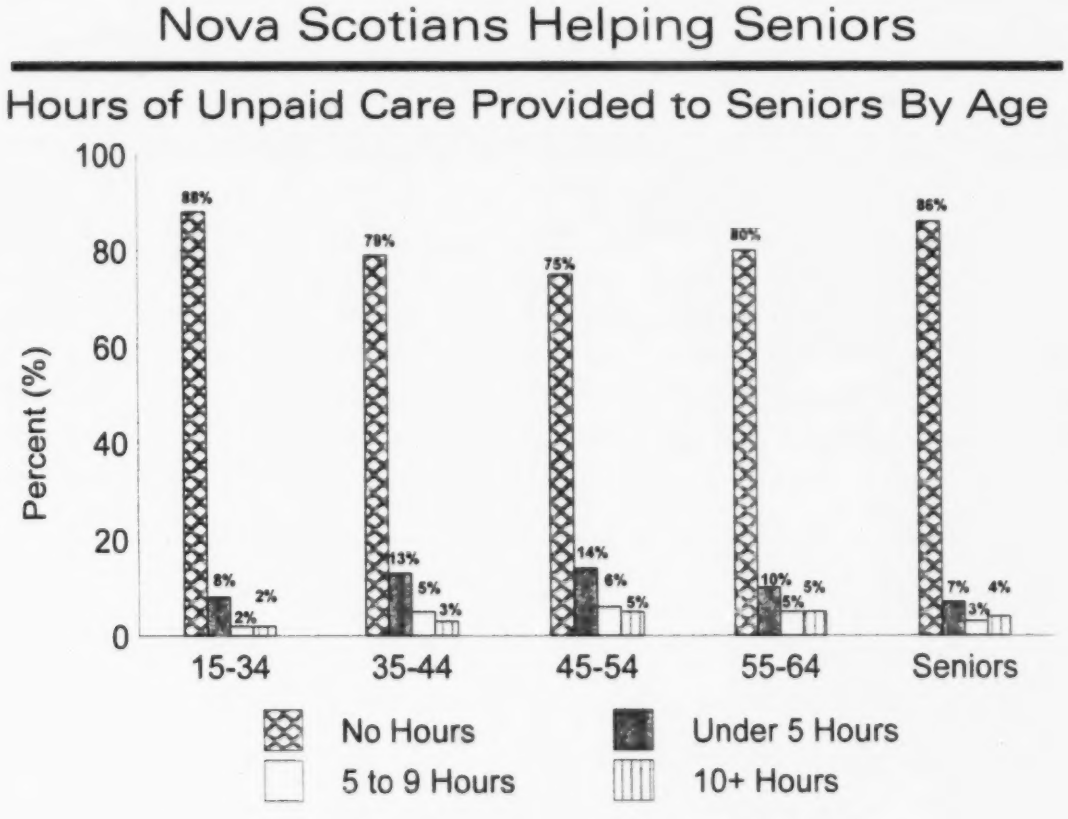
Source: HRDC and Statistics Canada, 2002

Note: Indicates that estimate cannot be reliably reported.

Caring

Receiving Care

Most seniors spend a considerable amount of time looking after themselves and their homes. Many seniors however, are fortunate to receive assistance with household work, personal chores and care. Figure 12 shows that unpaid care is provided to seniors by persons of all ages. Adults between 45 and 54 are most likely to be caring for a senior. One-quarter (25%) of the members of this group contributed to the care of a senior in 1996. Fourteen percent of the 45 to 54 age group provided up to five hours of care each week, while six percent provided five to nine hours of care and five percent contributed over ten hours. Seniors are very involved in the care of other seniors. Three in twenty (14%) seniors provided unpaid care to another senior. Among other ages, the proportion providing care ranged from 12% for 15-34 year olds, 20% for 55-64 year olds, and 21% for the 35-44 age group.



Source: 1996 Census, Statistics Canada

Figure 10

While men often provide care to seniors, women provide most of this assistance. One in five (21%) women acted as a caregiver to a senior in 1996, compared to 14% of men. More than twice (2.2 times) as many women assisted seniors for over 10 hours a week. The number of female caregivers was 35% higher in the one to four hour category and 86% higher for five to nine hours.

Table 38
Hours of Unpaid Care to Seniors by Age of Caregiver

Age	0 Hours	1 to 4 Hours	5 to 9 Hours	over 10 Hours
Male & Female				
15-34	229,200	21,800	5,700	4,300
35-44	117,400	19,100	7,200	5,400
45-54	89,500	17,000	6,600	5,600
55-64	63,400	8,000	3,800	3,800
65+	96,500	7,600	3,600	4,400
Total	596,000	73,500	26,900	23,600
Male				
15-34	117,000	9,100	2,000	1,400
35-44	60,100	7,700	2,500	1,800
45-54	47,500	7,700	2,200	1,600
55-64	33,100	3,800	1,300	1,000
65+	40,900	3,000	1,300	1,600
Total	298,700	31,300	9,400	7,400
Female				
15-34	112,200	12,700	3,700	2,800
35-44	57,300	11,400	4,700	3,600
45-54	42,000	9,300	4,400	4,000
55-64	30,300	4,200	2,500	2,900
65+	55,600	4,600	2,300	2,900
Total	297,300	42,200	17,500	16,200

Source: Statistics Canada, 1996 Census

Providing Care

It is important to note that the provision of support in the home goes both ways. Thousands of Nova Scotia seniors provided unpaid child care. One in ten or 11,200 seniors cared for a young child in 1996. Almost half (44%) of this care was in the range of one to four hours per week, 31% was between five and 14 hours, and the remainder (25%) exceeded 14 hours.

Table 39
Hours of Unpaid Child Care by Age of Caregiver

Age	0 Hours	1 to 4 Hours	5 to 14 Hours	over 14 Hours
Male & Female				
15-34	158,300	20,700	19,100	62,825
35-44	52,900	14,500	25,500	56,300
45-54	74,900	14,600	14,500	14,700
55-64	63,200	6,300	5,400	4,300
65+	101,000	4,900	3,500	2,800
Total	450,200	60,900	67,900	140,900
Male				
15-34	90,000	10,900	11,100	17,500
35-44	29,300	8,800	14,300	19,700
45-54	38,500	8,300	6,900	5,400
55-64	33,100	2,900	1,900	2,000
65+	42,900	1,900	1,200	800
Total	233,800	32,900	35,300	44,700
Female				
15-34	68,300	9,800	8,000	45,300
35-44	23,600	5,700	11,200	36,600
45-54	36,400	6,200	7,700	9,300
55-64	30,100	3,400	3,400	3,000
65+	58,100	2,900	2,300	2,000
Total	216,400	28,100	32,600	146,800

Source: Statistics Canada, 1996 Census

Generosity

Seniors are extremely generous, both in absolute and relative terms. On average, seniors donated $688 to charity in 2000 - considerably more than the average of $488 for all ages. Seniors' generosity is even more impressive in the context of their total expenditures. Over two percent (2.3%) of senior household expenditures went to charity - almost five times the rate for those under 55. The vast majority (86%) of senior households donated to charity. While Nova Scotians as a whole tend to be generous, seniors are even more so. Of the $154 million in personal donations made by Nova Scotians, one-third (34%) or $52 million came from seniors. The 55-64 age group ranked second in generosity. Just under four in five (78%) members of this group donated, with average donations amounting to $562 per year.

Table 40
Household Contributions to Charity by Age of Head of Household

	All Ages	Under 55	55-64	Seniors
Ave Donation Per household	438	277	562	688
Ave % of Total Household Expenditures	0.9%	0.5%	1.2%	2.3%
% of Households Making a Donation	75%	68%	78%	86%
Total Donations ($millions)	$154	$51	$51	$52
% of Total Donations	100%	33%	33%	34%

Source: Statistics Canada, 2000 Survey of Family Expenditures

Leisure

Travel

Nova Scotians continue to travel well into their later years. Nova Scotians 65 and over made 494,000 trips within Nova Scotia in 2001. In fact, 8.7% of all trips by Nova Scotians were made by members of this age group. Each of these trips was at least 80 kilometres away from home or involved an overnight stay. This volume of travel equated to an average of nearly four (3.8) trips per senior.

Table 41
Travel in Nova Scotia by Nova Scotian, Person Trips by Age

Age Group	Person Trips	% of Person Trips
0-54	4,541,000	79.9
55-64	651,000	11.4
65-69	221,000	3.9
70+	273,000	4.8
Total	5,686,000	100

Source: Statistics Canada, 2001 Canadian Travel Survey

Older Nova Scotians are also active travelling outside of the province. Seniors took 72,000 trips and accounted for 6.5% of all travel to other provinces in Canada.

Table 42 Travel by Nova Scotians to Other Provinces, Person Trips by Age		
Age Group	**Person Trips**	**% of Person Trips**
0-54	966,000	84.7
55-64	101,000	8.9
65-69	22,000	1.9
70+	52,000	4.6
Total	1,141,000	100

Source: Statistics Canada, 2001 Canadian Travel Survey

Pet Ownership

Pets are very beneficial companions for older Nova Scotians. Although pet ownership declines with age, many Nova Scotia seniors benefit from this relationship. Just under half (48%) of seniors owned a pet in 2000, compared to 65% in the 50-64 age group and 70% of those under 50.

Table 43 Pet Ownership by Age of Head of Household				
	All Ages	**Under 50**	**50-64**	**Seniors**
% Pet Owners	64%	70%	65%	48%

Source: Statistics Canada, 2000 Survey of Family Expenditures